



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name AMERIS BANCORP

City/State ATLANTA, GA

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 20,438,657

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERIS BANCORP
3490 PIEDMONT ROAD NORTH EAST
SUITE 1550
ATLANTA, GA 30305

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	19,205,260	14,586,905	9,716,243	7,326,643	
Net income (\$000)	261,988	161,441	121,027	73,548	
Number of BHCs in peer group	128	125	118	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78	3.78	3.29	84			
+ Non-interest income	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52	1.40	0.93	81			
- Overhead expense	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85			
- Provision for credit losses	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61			
+ Securities gains (losses)	0	0.02	16	0	0.01	53	0	0	72	0	0.01	36			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48	1.79	1.55	70			
Net operating income	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46	1	0.95	60			
Net income	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78	4.63	4.06	90			
Interest expense	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50	0.51	0.54	47			
Net interest income (tax equivalent)	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78	4.12	3.54	85			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58	0.12	0.10	65			
Earnings coverage of net loan and lease losses (X)	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42	19.74	0.97	57			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6	0.43	0.95	5			
Allowance for loan and lease losses / Total loans and leases	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6	0.41	0.94	6			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.71	48	0.75	0.57	70	0.88	0.61	78	1.03	0.57	85			
30-89 days past due loans and leases / Total loans and leases	0.39	0.39	62	0.78	0.43	86	0.63	0.44	81	0.54	0.32	79			
Liquidity and Funding															
Net noncore funding dependence	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20	6.03	13.97	22			
Net short-term noncore funding dependence	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41	5.35	9.65	30			
Net loans and leases / Total assets	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76			
Capitalization															
Tier 1 leverage ratio	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37	9.71	10.04	46			
Holding company equity capital / Total assets	12.95	11.16	76	13.54	12.43	63	12.73	12.22	62	10.24	10.84	40			
Total equity capital (including minority interest) / Total assets	12.95	11.29	76	13.54	12.57	63	12.73	12.27	62	10.24	10.89	39			
Common equity tier 1 capital / Total risk-weighted assets	11.14	12.38	33	9.90	12.17	18	10.07	12.12	16	10.29	11.90	25			
Net loans and leases / Equity capital (X)	5.84	5.58	55	5.85	5.21	69	5.90	5.29	66	7.73	6.82	71			
Cash dividends / Net income	15.93	42.30	16	18.80	33.12	26	14.40	27.31	19	20.24	32.32	33			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			19.39				
Growth Rates															
Assets	12.04	16.68	39	59.41	9.26	95	45.66	7	96	13.99	9.89	78			
Equity capital	7.19	6.99	58	69.57	10.49	95	81.03	7.89	96	24.45	13.71	81			
Net loans and leases	7.01	9.07	48	67.98	9.10	95	38.22	7.89	94	16.30	12.54	74			
Noncore funding	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98	-38.76	-3.35	15			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59	9.17	4.39	72			
Equity investment in subsidiaries / Equity capital	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91	118.98	105.17	89			
Cash from ops + noncash items + op expense / Op expense + dividends	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58	60.05	100.80	20			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	690,724	585,925	376,192	280,196		17.89	288.46
Income from lease financing receivables.....	185	923	1,885	625		-79.96	
Fully taxable income on loans and leases.....	672,145	571,079	363,598	269,473		17.70	289.56
Tax-exempt income on loans and leases.....	18,764	15,769	14,479	11,348		18.99	255.78
Estimated tax benefit on income on loans and leases.....	4,987	4,191	3,972	6,110		18.99	162.22
Income on loans and leases (tax equivalent).....	695,896	591,039	382,049	286,931		17.74	287.22
Investment interest income (tax equivalent).....	31,484	38,930	28,505	21,243		-19.13	70.47
Interest on balances due from depository institutions.....	1,739	8,139	4,985	1,724		-78.63	138.87
Interest income on other earning assets.....	2,537	2,635	1,875	1,344		-3.72	902.77
Total interest income (tax equivalent).....	731,656	640,743	417,414	311,242		14.19	267.36
Interest on time deposits of \$250K or more.....	9,468	9,684	4,271	5,533		-2.23	
Interest on time deposits < \$250K.....	23,855	39,800	18,189	2,585		-40.06	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	25,744	53,049	26,594	11,759		-51.47	431.24
Interest on other borrowings and trading liabilities.....	14,484	21,712	16,437	10,803		-33.29	183.72
Interest on subordinated debt and mandatory convertible securities.....	15,199	6,983	4,443	3,542		117.66	
Total interest expense.....	88,750	131,228	69,934	34,222		-32.37	497.40
Net interest income (tax equivalent).....	642,906	509,515	347,480	277,020		26.18	248.82
Non-interest income.....	443,632	189,543	111,009	102,505		134.05	414.45
Adjusted operating income (tax equivalent).....	1,086,538	699,058	458,489	379,525		55.43	301.61
Overhead expense.....	614,786	463,164	285,215	239,718		32.74	197.56
Provision for credit losses.....	126,360	20,100	17,527	8,602			2560.21
Securities gains (losses).....	0	120	89	38		-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	345,397	215,933	155,710	131,243		59.96	482.27
Applicable income taxes.....	78,256	50,143	30,464	50,734		56.07	392.30
Tax equivalent adjustments.....	5,153	4,349	4,219	6,961		18.49	100.04
Applicable income taxes (tax equivalent).....	83,409	54,492	34,683	57,695		53.07	351.54
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	261,988	161,441	121,027	73,548		62.28	541.39
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	261,988	161,441	121,027	73,548		62.28	541.39
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	261,988	161,441	121,027	73,548		62.28	541.39
Investment securities income (tax equivalent).....	31,484	38,930	28,505	21,243		-19.13	70.47
US Treasury and agency securities (excluding mortgage-backed securities).....	1,963	2,075	2,032	2,413		-5.40	-1.41
Mortgage-backed securities.....	24,006	30,245	19,585	12,214		-20.63	125.58
All other securities.....	5,515	6,610	6,888	6,616		-16.57	-5.51
Cash dividends declared.....	41,724	30,350	17,431	14,883		37.48	547.99
Common.....	41,724	30,350	17,431	14,883		37.48	547.99
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.81	3.27	85	4.39	4	76	4.30	3.87	76	4.25	3.78	87			
Less: Interest expense	0.46	0.48	55	0.90	0.98	43	0.72	0.79	49	0.47	0.50	46			
Equals: Net interest income (tax equivalent)	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78	3.78	3.29	84			
Plus: Non-interest income	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52	1.40	0.93	81			
Equals: adjusted operating income (tax equivalent)	5.66	4.04	91	4.79	4.41	76	4.72	4.46	66	5.18	4.26	88			
Less: Overhead expense	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85			
Less: Provision for credit losses	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	53	0	0	73	0	0.01	37			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48	1.79	1.55	70			
Less: Applicable income taxes (tax equivalent)	0.43	0.23	90	0.37	0.36	52	0.36	0.33	55	0.79	0.59	77			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46	1	0.95	60			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60			
Memo: Net income (last four quarters)	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60			
Net income—BHC and noncontrolling (minority) interest	1.36	0.83	88	1.11	1.20	36	1.25	1.25	45	1	0.95	60			
Margin Analysis															
Average earning assets / Average assets	89.75	92.32	17	89.41	91.05	31	91.24	91.48	49	91.69	93.19	31			
Average interest-bearing funds / Average assets	59.15	64.06	27	61.35	65.57	30	67.56	65.56	66	66.81	70.06	36			
Interest income (tax equivalent) / Average earning assets	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78	4.63	4.06	90			
Interest expense / Average earning assets	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50	0.51	0.54	47			
Net interest income (tax equivalent) / Average earning assets	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78	4.12	3.54	85			
Yield or Cost															
Total loans and leases (tax equivalent)	4.49	4.27	68	5.22	5.09	64	5.06	4.95	66	4.99	4.52	83			
Interest-bearing bank balances	0.25	0.27	48	2.11	2.04	48	1.54	1.64	36	1.16	1.13	58			
Federal funds sold and reverse repos	0.64	0.68	57	2.17	2.44	43	2.06	2.17	50	0	0.83	9			
Trading assets		0.60			0.99			1.11			0.48				
Total earning assets	4.22	3.51	88	4.88	4.36	81	4.66	4.20	78	4.53	3.98	89			
Investment securities (tax equivalent)	2.67	2.25	82	2.92	2.76	68	2.75	2.68	61	2.58	2.61	51			
US Treasury and agency securities (excluding mortgage-backed securities)	2.36	1.75	81	2.42	2.32	66	2.42	2.05	77	2.52	1.66	91			
Mortgage-backed securities	2.64	2.05	93	2.78	2.61	72	2.41	2.50	43	2.28	2.19	61			
All other securities	4.13	3.24	82	4.16	4.06	69	3.36	4.20	34	3.48	3.85	41			
Interest-bearing deposits	0.59	0.53	61	1.23	1.10	63	0.86	0.81	61	0.48	0.52	47			
Time deposits of \$250K or more	1.63	1.42	67	1.87	1.96	38	1.18	1.44	29						
Time deposits < \$250K	1.31	1.36	46	1.95	1.82	54	1.32	1.29	49						
Other domestic deposits	0.34	0.36	49	0.96	0.93	56	0.63	0.67	52						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos	0.68	0.62	68	0.61	1.86	19	0.15	1.51	4	0.19	0.68	23			
Other borrowed funds and trading liabilities	0.90	1.50	22	2.44	2.38	54	2.04	2.28	37	1.05	1.48	15			
All interest-bearing funds	0.78	0.74	59	1.47	1.49	56	1.07	1.19	44	0.70	0.71	54			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	443,632	189,543	111,009	102,505	
Fiduciary activities income	3,142	1,411	1	1	
Service charges on deposit accounts - domestic	28,157	31,883	46,128	42,054	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	41	61	53	61	
Venture capital revenue	0	0	0	0	
Net servicing fees	-27,819	9,707	2,130	1,687	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	405,638	112,223	33,728	46,499	
Other non-interest income	34,473	34,258	28,969	12,203	
Total overhead expenses	614,786	463,164	285,215	239,718	
Personnel expense	360,279	223,938	149,292	129,950	
Net occupancy expense	52,501	41,073	28,542	23,524	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	19,612	17,713	9,512	3,932	
Other operating expenses	182,394	180,440	97,869	82,312	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,671	2,722	1,804	1,460	
Average personnel expense per employee	134.89	82.27	82.76	89.01	
Average assets per employee	7,190.29	5,358.89	5,385.94	5,018.25	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income	56.85	62.28	31	66.67	61.29	75	62.79	60.88	61	64.34	62.21	56			
Percent of Average Assets															
Total overhead expense	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85			
Personnel expense	1.88	1.30	91	1.54	1.41	61	1.54	1.44	58	1.77	1.47	81			
Net occupancy expense	0.27	0.26	58	0.28	0.28	54	0.29	0.28	57	0.32	0.32	53			
Other operating expenses	1.05	0.94	73	1.36	0.97	81	1.11	0.97	76	1.18	0.79	89			
Overhead less non-interest income	0.89	1.25	21	1.88	1.32	84	1.79	1.38	79	1.87	1.65	71			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.58	61.82	32	66.26	60.64	76	62.21	60.37	60	63.16	61.01	61			
Personnel expense	33.16	32.36	48	32.03	32.39	48	32.56	32.51	45	34.24	34.72	46			
Net occupancy expense	4.83	6.58	20	5.88	6.52	36	6.23	6.48	42	6.20	7.51	28			
Other operating expenses	18.59	22.28	39	28.35	21.20	85	23.42	20.90	71	22.72	18.30	85			
Total non-interest income	40.83	28.83	78	27.11	29.23	57	24.21	28.50	47	27.01	21.24	76			
Fiduciary activities income	0.29	2.09	32	0.20	1.97	32	0	2.14	28	0	1.95	42			
Service charges on domestic deposit accounts	2.59	3.27	37	4.56	3.88	62	10.06	4.15	96	11.08	3.83	97			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	40			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	3.42	5	0	0.92	12			
Insurance activities revenue	0	0.41	27	0.01	0.47	30	0.01	0.47	31	0.02	0.44	47			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	-2.56	0.01	6	1.39	0.28	90	0.46	0.65	57	0.44	0.40	67			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	37.33	3.92	97	16.05	1.86	97	7.36	1.61	94	12.25	2.38	93			
Other non-interest income	3.17	9.65	5	4.90	10.04	19	6.32	9.86	31	3.22	7.34	10			
Overhead less non-interest income	15.75	31.93	13	39.14	31.06	75	38	31.46	66	36.15	39.09	37			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.66	18.63	75	23.22	20.56	73	19.56	19.04	50	38.66	33.75	60			
Applicable income tax + TE / Pretax net operating income + TE	24.15	21.18	73	25.24	23.23	73	22.27	21.56	50	43.96	38.57	61			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	10,701,838	10,366,536	6,090,685	4,243,845		3.23	208.05
Commercial and industrial loans	2,219,952	1,330,847	984,866	798,341		66.81	944.51
Loans to individuals	1,052,924	1,550,833	482,559	313,599		-32.11	2664.74
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	53,783	56,676	55,240	49,732		-5.10	15.69
Other loans and leases	1,620,087	1,170,295	1,009,861	838,280		38.43	550.88
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	15,648,584	14,475,187	8,623,211	6,243,797		8.11	289.26
Less: Allowance for loan and lease losses	199,423	38,189	28,819	25,791		422.20	846.84
Net loans and leases	15,449,161	14,436,998	8,594,392	6,218,006		7.01	286.32
Debt securities that reprice or mature in over 1 year	844,134	1,293,447	1,143,736	773,595		-34.74	9.03
Mutual funds and equity securities	1,466	1,461	1,442	3,328		0.34	-55.92
Subtotal	16,294,761	15,731,906	9,739,570	6,994,929		3.58	241.14
Interest-bearing bank balances	1,894,206	351,451	483,135	191,335		438.97	610.65
Federal funds sold and reverse repos	20,000	24,413	35,048	10		-18.08	263.64
Debt securities that reprice or mature within 1 year	137,745	108,956	47,687	36,278		26.42	1634.17
Trading assets	0	0	0	0			
Total earning assets	18,346,712	16,216,726	10,305,440	7,222,552		13.13	262.83
Non-interest-bearing cash and due from depository institutions	203,349	246,234	172,156	139,313		-17.42	71.58
Premises, fixed assets, and leases	296,578	272,423	145,410	117,738		8.87	143.82
Other real estate owned	22,635	33,397	33,898	35,062		-32.22	-57.24
Investment in unconsolidated subsidiaries	4,710	4,865	3,472	3,379		-3.19	66.14
Intangible and other assets	1,564,673	1,468,934	783,139	338,159		6.52	539.52
Total assets	20,438,657	18,242,579	11,443,515	7,856,203		12.04	265.16
Quarterly average assets	19,841,468	17,979,845	11,307,980	7,777,996		10.35	265.58
Average loans and leases (YTD)	15,490,987	11,315,950	7,557,221	5,754,909		36.90	360.14
Memoranda							
Loans held-for-sale	1,167,659	1,656,711	111,298	197,442		-29.52	950.22
Loans not held-for-sale	14,480,925	12,818,476	8,511,913	6,046,355		12.97	270.46
Real estate loans secured by 1-4 family	3,794,455	4,370,440	2,035,619	1,544,537		-13.18	139.80
Commercial real estate loans	6,734,966	5,836,283	3,907,233	2,551,463		15.40	290.41
Construction and land development	1,606,710	1,639,660	900,230	690,108		-2.01	395.31
Multifamily	347,951	297,317	276,528	148,663		17.03	240.06
Nonfarm nonresidential	4,780,305	3,899,306	2,730,475	1,712,692		22.59	268.17
Real estate loans secured by farmland	172,417	159,813	147,833	147,845		7.89	3.45
Total investment securities	983,345	1,403,864	1,192,865	813,201		-29.95	25.19
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	80,001	96,273	77,804	90,582		-16.90	-14.27
Municipal securities	66,778	105,260	150,733	137,794		-36.56	-58.60
Mortgage-backed securities	784,204	1,148,870	896,572	535,354		-31.74	50.08
Asset-backed securities	0	0	0	0			
Other debt securities	50,896	52,000	66,314	46,143		-2.12	914.47
Mutual funds and equity securities	1,466	1,461	1,442	3,328		0.34	-55.92
Available-for-sale securities	981,879	1,402,403	1,191,423	813,201		-29.99	25.00
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	80,001	96,273	77,804	90,582		-16.90	-14.27
Municipal securities	66,778	105,260	150,733	137,794		-36.56	-58.60
Mortgage-backed securities	784,204	1,148,870	896,572	535,354		-31.74	50.08
Asset-backed securities	0	0	0	0			
Other debt securities	50,896	52,000	66,314	46,143		-2.12	914.47
Mutual funds and equity securities	0	0	0	3,328			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	42,299	22,965	-6,553	-2,423		84.19	759.04
Structured notes, fair value	0	0	0	0			
Pledged securities	438,695	679,589	503,170	402,797		-35.45	-20.38

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	6,151,070	4,199,448	2,520,016	1,777,141		46.47	362.54
NOW, ATS and transaction accounts	3,241,056	2,366,109	1,677,130	1,468,603		36.98	160.11
Time deposits less brokered deposits) < \$250K	1,121,568	1,753,879	1,220,312	577,616		-36.05	
MMDA and other savings accounts	5,520,915	4,594,143	3,084,335	2,358,138		20.17	276.86
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	16,034,609	12,913,579	8,501,793	6,181,498		24.17	258.10
Time deposits of \$250K or more	498,316	660,785	389,820	214,794		-24.59	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	11,641	20,635	20,384	30,638		-43.59	-81.69
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	1,135,881	2,034	175,000		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	48,955	36,846	75,815	1,759		32.86	103.98
Brokered deposits < \$250K	424,898	452,709	757,700	229,553		-6.14	
Noncore funding	983,810	2,306,856	1,245,753	651,744		-57.35	95.11
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	500,545	395,804	163,112	159,345		26.46	616.35
Other liabilities	272,605	156,758	76,510	59,137		73.90	788.63
Total liabilities	17,791,569	15,772,997	9,987,168	7,051,724		12.80	250.06
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	71,754	71,500	49,015	38,735		0.36	113.39
Common surplus	1,913,285	1,907,108	1,051,584	508,405		0.32	467.15
Retained earnings	671,510	507,950	377,135	273,118		32.20	339.41
Accumulated other comprehensive income	33,505	17,995	-4,826	-1,280		86.19	899.25
Other equity capital components	-42,966	-34,971	-16,561	-14,499			
Total holding company equity capital	2,647,088	2,469,582	1,456,347	804,479		7.19	414.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,647,088	2,469,582	1,456,347	804,479		7.19	414.24
Total liabilities and capital	20,438,657	18,242,579	11,443,515	7,856,203		12.04	265.16
Memoranda							
Non-interest-bearing deposits	6,151,070	4,199,448	2,520,016	1,777,141		46.47	362.54
Interest-bearing deposits	10,806,753	9,827,625	7,129,297	4,848,704		9.96	204.46
Total deposits	16,957,823	14,027,073	9,649,313	6,625,845		20.89	247.55
Long-term debt that reprices within 1 year	0	0	70,000	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,469,582	1,456,347	804,479	646,437			
Accounting restatements	-56,704	-276	0	0			
Net income	261,988	161,441	121,027	73,548			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	6,431	8,715	914	97,169			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	7,994	18,410	2,062	1,002			
Changes incident to business combinations	0	869,294	547,127	0			
Less: Dividends declared	41,724	30,350	17,431	14,883			
Change in other comprehensive income	15,509	22,821	-3,126	-222			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	5,419	3,432			
Holding company equity capital, ending balance	2,647,088	2,469,582	1,456,347	804,479			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	52.36	36.22	83	56.83	37.78	84	53.22	37.19	75	54.02	53.41	51			
Commercial and industrial loans	10.86	13.52	36	7.30	12.02	26	8.61	12.85	30	10.16	10.82	57			
Loans to individuals	5.15	3.40	69	8.50	4.20	77	4.22	4.31	59	3.99	2.58	79			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans	0.26	0.19	72	0.31	0.24	76	0.48	0.30	77	0.63	0.51	73			
Other loans and leases	7.93	4.63	76	6.42	5.01	65	8.82	5	81	10.67	2.62	93			
Net loans and leases	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76			
Debt securities over 1 year	4.13	15.55	6	7.09	14.60	15	9.99	14.63	26	9.85	13.96	30			
Mutual funds and equity securities	0.01	0.05	38	0.01	0.06	39	0.01	0.06	44	0.04	0.07	55			
Subtotal	79.73	78.16	42	86.24	79.65	69	85.11	79.97	56	89.04	87.26	63			
Interest-bearing bank balances	9.27	7.51	65	1.93	3.06	47	4.22	3.04	71	2.44	2.34	63			
Federal funds sold and reverse repos	0.10	0.82	71	0.13	1.57	68	0.31	1.66	69	0	0.02	71			
Debt securities 1 year or less	0.67	1.68	31	0.60	1.91	32	0.42	1.96	24	0.46	1.92	28			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35			
Total earning assets	89.76	91.05	29	88.89	89.53	38	90.05	89.74	52	91.93	92.22	48			
Non-interest cash and due from depository institutions	0.99	1.07	44	1.35	1.14	66	1.50	1.21	73	1.77	1.26	78			
Other real estate owned	0.11	0.02	93	0.18	0.03	95	0.30	0.04	96	0.45	0.06	94			
All other assets	9.24	7.82	70	9.76	9.27	58	8.44	8.98	40	6.29	6.45	48			
Memoranda															
Short-term investments	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54	2.90	4.63	46			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	1.04	14	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.39	0.63	55	0.53	0.54	61	0.68	0.69	62	1.15	1.50	55			
Municipal securities	0.33	1.69	31	0.58	1.34	42	1.32	1.62	57	1.75	2.97	44			
Mortgage-backed securities	3.84	11.75	9	6.30	11.44	19	7.83	11.13	27	6.81	9.19	41			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34			
Other debt securities	0.25	0.42	55	0.29	0.39	61	0.58	0.41	74	0.59	0.48	69			
Loans held-for-sale	5.71	0.52	96	9.08	0.39	97	0.97	0.30	89	2.51	0.32	92			
Loans held for investment	70.85	61.72	75	70.27	63.50	61	74.38	63.93	79	76.96	72.42	66			
Real estate loans secured by 1-4 family	18.57	11.91	79	23.96	13.29	88	17.79	13.46	67	19.66	16.44	67			
Revolving	1.05	1.66	42	1.49	2.07	46	1.18	2.27	37	1.20	2.71	32			
Closed-end, secured by first liens	17.31	9.81	86	22.23	10.69	88	16.28	10.57	79	18.03	13.03	75			
Closed-end, secured by junior liens	0.20	0.22	61	0.23	0.28	57	0.32	0.31	61	0.43	0.39	61			
Commercial real estate loans	32.95	22.22	79	31.99	22.23	69	34.14	21.58	76	32.48	33.79	49			
Construction and land development	7.86	3.40	89	8.99	3.44	92	7.87	3.51	88	8.78	4.55	84			
Multifamily	1.70	3.12	35	1.63	3.01	40	2.42	2.72	52	1.89	5.32	26			
Nonfarm nonresidential	23.39	14.72	81	21.37	14.69	69	23.86	14.44	78	21.80	22.30	47			
Real estate loans secured by farmland	0.84	0.33	79	0.88	0.36	80	1.29	0.41	82	1.88	0.81	79			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	68.39	57.15	67	71.62	57.46	67	70.63	56.49	69	67.97	73.20	36			
Real estate loans secured by 1-4 family	24.25	19.43	65	30.19	20.75	83	23.61	21.10	57	24.74	22.92	61			
Revolving	1.37	2.64	34	1.88	3.15	36	1.57	3.50	32	1.51	3.76	30			
Closed-end	22.88	16.59	77	28.31	17.39	84	22.04	17.39	69	23.23	18.68	69			
Commercial real estate loans	43.04	34.63	62	40.32	33.52	58	45.31	32.14	67	40.86	46.38	31			
Construction and land development	10.27	5.26	85	11.33	5.09	88	10.44	5.20	84	11.05	6.35	80			
1-4 family	4	0.93	96	4.56	0.94	96	3.91	1.02	95	2.69	1.50	79			
Other	6.27	4.19	73	6.77	4.02	77	6.53	4.05	78	8.36	4.76	84			
Multifamily	2.22	4.96	30	2.05	4.69	31	3.21	4.10	47	2.38	7.13	24			
Nonfarm nonresidential	30.55	22.93	67	26.94	22.15	60	31.66	21.40	72	27.43	30.84	32			
Owner-occupied	9.71	7.68	65	10.64	7.72	71	12.02	8.03	75	11.69	10.55	57			
Other	20.84	14.95	72	16.30	14.34	58	19.65	13.38	73	15.74	19.91	30			
Real estate loans secured by farmland	1.10	0.54	78	1.10	0.55	77	1.71	0.63	80	2.37	1.19	76			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	14.19	22.17	20	9.19	19.53	15	11.42	20.32	21	12.79	15.52	51			
Loans to individuals	6.73	6.13	65	10.71	7.13	70	5.60	7.36	57	5.02	3.90	75			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34			
Agricultural loans	0.34	0.32	71	0.39	0.37	74	0.64	0.46	76	0.80	0.76	71			
Other loans and leases	10.35	9.09	66	8.08	9.85	54	11.71	9.66	67	13.43	3.75	91			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	589.38	381.27	89	702.25	391.26	93	600.99	379.80	88	553.34	518.19	59			
Real estate loans secured by 1-4 family	208.97	125.03	84	296.06	138.18	91	200.86	137.84	75	201.39	159.68	69			
Revolving	11.79	17.42	43	18.45	21.26	50	13.36	23.33	38	12.29	26.74	34			
Closed-end	197.18	106.14	88	277.61	115.20	91	187.50	112.79	83	189.09	130.06	79			
Commercial real estate loans	370.91	234.65	83	395.36	229.44	85	385.54	219.72	85	332.68	328.67	53			
Construction and land development	88.49	35.62	92	111.07	34.95	96	88.83	35.36	93	89.98	44.44	86			
1-4 family	34.43	6.34	96	44.67	6.61	99	33.28	7.04	98	21.89	10.44	84			
Other	54.05	28.16	84	66.41	27.32	91	55.55	27.26	86	68.09	33.34	88			
Multifamily	19.16	32.74	35	20.14	31.04	42	27.29	27.85	55	19.38	51.49	27			
Nonfarm nonresidential	263.26	155.06	89	264.15	152.10	83	269.43	147.22	85	223.31	217.26	51			
Owner-occupied	83.71	52.37	75	104.34	53.07	85	102.25	54.89	83	95.15	73.43	69			
Other	179.56	100.54	89	159.80	97.41	74	167.18	91.80	84	128.16	140.40	45			
Real estate loans secured by farmland	9.50	3.44	82	10.83	3.60	82	14.59	4.02	84	19.28	7.80	81			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	122.26	139.91	42	90.15	122.02	36	97.18	128.82	40	104.09	105.25	55			
Loans to individuals	57.99	37.47	71	105.06	43.51	83	47.62	42.67	62	40.89	23.98	78			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34			
Agricultural loans	2.96	1.88	75	3.84	2.18	78	5.45	2.72	81	6.48	4.90	74			
Other loans and leases	89.22	49.54	77	79.28	52.44	71	99.65	51.79	83	109.30	25.83	92			
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.33	27.32	62	29.68	26.45	53	33.29	24.79	66	29.18	35.69	33			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	287.21	183.76	85	291.02	178.57	83	283.30	167.93	84	237.53	253.35	51			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	370.91	240.85	82	395.36	236.10	85	385.54	225.98	85	332.68	331.68	52			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54	2.90	4.63	46			
Liquid assets	14.59	26.22	17	10.24	22.44	12	14.55	22.72	28	12.18	15.94	40			
Investment securities	4.81	17.85	6	7.70	16.99	11	10.42	17.27	19	10.35	16.65	24			
Net loans and leases	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76			
Net loans, leases and standby letters of credit	75.75	62.48	87	79.30	64.84	91	75.32	65.07	81	79.29	73.08	74			
Core deposits	78.45	70.67	70	70.79	63.09	59	74.29	62.13	77	78.68	69.79	81			
Noncore funding	4.81	14.13	19	12.65	19.36	35	10.89	21.34	21	8.30	17.09	18			
Time deposits of \$250K or more	2.44	2.11	65	3.62	2.94	63	3.41	2.89	65	2.73	3.54	46			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	0.06	1.47	24	0.11	1.94	24	0.18	1.97	25	0.39	1.20	39			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	-0.04	0.54	18	-0.02	0.48	19	-0.13	0.54	15	0.39	1.21	40			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	6.23	3.01	85	0.02	3.67	7	2.23	4.47	39			
Earning assets that reprice within 1 year	39.45	39.38	48	35.42	39.29	34	32.38	40.29	25	33.26	33.41	53			
Interest-bearing liabilities that reprice within 1 year	8.28	8.20	66	12.70	10.19	74	16.55	10.01	83	9.91	16.67	41			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0.61	1.34	63	0	0.19	38			
Net assets that reprice within 1 year	31.18	29.11	51	22.71	26.63	38	15.21	27.38	23	23.35	15.65	66			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20	6.03	13.97	22			
Net short-term noncore funding dependence	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41	5.35	9.65	30			
Short-term investment / Short-term noncore funding	238.92	184.19	69	22.58	77.77	31	52.47	66.46	54	37.70	46.67	58			
Liquid assets - short-term noncore funding / Nonliquid assets	12.16	28.18	27	-1.71	16.97	15	5.99	16.04	36	5.11	3.68	61			
Net loans and leases / Total deposits	91.10	79.43	81	102.92	90.31	84	89.07	90.08	45	93.84	92.86	51			
Net loans and leases / Core deposits	96.35	88.34	73	111.80	103.93	69	101.09	105	48	100.59	105.03	40			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.49	4.31	24	1.60	1.36	62	-0.67	-1.98	82	-0.33	-0.62	60			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	13.07	15			
Available-for-sale securities	99.85	87.23	82	99.90	85.40	86	99.88	81.88	88	100	86.93	84			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	8.14	4.01	77	6.86	3.49	78	6.52	4.02	75	11.14	10.16	63			
Municipal securities	6.79	9.83	52	7.50	7.75	58	12.64	9.16	65	16.94	17.86	55			
Mortgage-backed securities	79.75	66.64	67	81.84	67.43	68	75.16	65.45	61	65.83	55.76	65			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34			
Other debt securities	5.18	3.01	75	3.70	2.94	73	5.56	2.79	77	5.67	3.25	75			
Mutual funds and equity securities	0.15	0.35	50	0.10	0.40	44	0.12	0.42	46	0.41	0.58	62			
Debt securities 1 year or less	14.01	10.55	72	7.76	11.86	49	4	11.91	27	4.46	11.90	35			
Debt securities 1 to 5 years	35.09	17.03	85	35.93	17.94	80	14.71	19.18	50	19.90	23.53	46			
Debt securities over 5 years	50.76	69.86	19	56.21	66.02	32	81.17	64.73	68	75.23	60.73	70			
Pledged securities	44.61	35.67	62	48.41	30.57	75	42.18	33.30	61	49.53	46.78	53			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	323.24	183.32	77	-14.32	26.69	21	148.60	6.77	98	135.14	6.96	94			
Investment securities	-29.95	23.62	1	17.69	11.75	72	46.69	9.42	89	-1.44	4.99	33			
Core deposits	24.17	26.88	47	51.89	11.23	95	37.54	7.29	93	22.24	13.94	77			
Noncore funding	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98	-38.76	-3.35	15			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,085,734	2,749,038	1,783,729	1,179,594	
Commit: Secured commercial real estate loans	1,500,838	1,500,301	889,670	465,691	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	33,613	29,232	24,596	11,389	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	2,128,000	1,814,669	163,189	0	
Written options contracts (interest rate)	1,199,939	288,490	108,607	94,618	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	19,652	57,812	62,568	63,728	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.10	22.01	24	15.07	23.52	21	15.59	24.05	26	15.01	17.28	36			
Standby letters of credit	0.16	0.71	13	0.16	0.84	15	0.21	0.92	16	0.14	0.40	25			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	16.38	48.62	42	11.85	68.47	30	2.92	65.81	14	2.02	6.82	36			
Interest rate contracts	16.38	34.36	44	11.85	47.31	32	2.92	43.84	15	2.02	6.72	36			
Interest rate futures and forward contracts	10.41	6.21	84	9.95	10.67	81	1.43	11.40	71	0	0.28	22			
Written options contracts (interest rate)	5.87	2.18	89	1.58	2.47	71	0.95	2.16	64	1.20	0.28	89			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	0.10	20.83	7	0.32	28.86	8	0.55	26.74	10	0.81	5.41	36			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.92	42.82	16	24.29	45.53	25	23.60	44.93	21	20.50	25.74	26			

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	3,347,591	2,160,971	334,364	158,346	
Interest rate contracts	3,347,591	2,160,971	334,364	158,346	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	2,128,000	1,814,669	163,189	0	
Written options	1,199,939	288,490	108,607	94,618	
Exchange-traded	0	0	0	0	
Over-the-counter	1,199,939	288,490	108,607	94,618	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	19,652	57,812	62,568	63,728	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	3,347,591	2,160,971	334,364	158,346	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	2,147,652	57,812	25,454	63,728	
Over 1 year to 5 years	11,800	8,491	0	0	
Over 5 years	7,852	12,207	25,454	63,728	
Gross negative fair value (absolute value)					
Gross positive fair value	17,617	5,034	1,276	448	
Held for trading	51,756	7,865	3,434	2,888	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	51,756	7,865	3,434	2,888	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards															
Written options	63.57	14.05	96	83.97	13.49	96	48.81	12.78	89	0	12.76	16			
Exchange-traded	35.84	8.18	93	13.35	5.91	79	32.48	6.60	93	59.75	9.73	93			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Purchased options	35.84	7.73	93	13.35	5.10	84	32.48	5.49	94	59.75	9.46	93			
Exchange-traded	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38			
Over-the-counter	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Swaps	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39			
Held for trading	0.59	68.76	7	2.68	69.75	7	18.71	70.34	11	40.25	66.04	27			
Interest rate contracts															
Foreign exchange contracts	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Equity, commodity, and other contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts															
Non-traded	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Interest rate contracts	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Foreign exchange contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Over 1 year to 5 years	64.16	91.48	12	2.68	93.86	3	7.61	94.47	3	40.25	87.47	6			
Over 5 years	63.57	32.05	81	1.72	32.17	11	0	32.51	3	0	15.62	13			
Gross negative fair value (absolute value)	0.35	27.06	7	0.39	30.45	11	0	31.16	4	0	21.68	15			
Gross positive fair value	0.23	29.56	10	0.56	28.09	13	7.61	28.71	25	40.25	37.90	48			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.53	1.55	28	0.23	0.83	25	0.38	0.72	23	0.28	0.50	39			
Gross positive fair value (X)	1.55	2.23	33	0.36	1.19	13	1.03	0.85	64	1.82	0.92	88			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	27	0	0.06	21	0	0.06	12	0	0	38			
Gross positive fair value (X)	0.03	0.09	34	0.01	0.07	24	0	0.06	19	0	0.01	49			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Non-traded (X)	0.03	0.02	80	0.01	0.01	61	0	0.01	52	0	0	65			
Current credit exposure (X)	0.03	0.06	39	0.01	0.05	29	0	0.04	29	0	0	63			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.85	35	0.05	0.73	27	0.04	0.53	27	0.05	0.05	63			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	38,189	28,819	25,791	23,920	
Gross losses	54,467	19,805	21,095	10,225	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	11,510	9,075	6,596	3,494	
Net losses	42,957	10,730	14,499	6,731	
Provision for loan and lease losses	125,530	20,100	17,527	8,602	
Adjustments	78,661	0	0	0	
Ending balance	199,423	38,189	28,819	25,791	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.65	0.51	74	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61			
Provision for loan and lease losses / Average loans and leases	0.81	0.82	54	0.18	0.24	48	0.23	0.24	65	0.15	0.16	53			
Provision for loan and lease losses / Net loan and lease losses	292.22	487.86	41	187.33	130.58	83	120.88	134.68	59	127.80	110.75	52			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6	0.43	0.95	5			
Allowance for loan and lease losses / Total loans and leases	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6	0.41	0.94	6			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.64	11.58	29	3.56	8.03	39	1.99	7.54	11	3.83	16.23	21			
Allowance for loan and lease losses / Nonaccrual assets	260.83	299.17	55	50.83	218.72	7	68.52	214.03	11	87.04	270.69	13			
ALLL / 90+ days past due + nonaccrual loans and leases	235.22	244.34	56	47.22	151.73	12	62.27	160.51	16	72.40	232.03	13			
Gross loan and lease losses / Average loans and leases	0.35	0.34	65	0.18	0.28	39	0.28	0.30	62	0.18	0.16	63			
Recoveries / Average loans and leases	0.07	0.07	64	0.08	0.08	58	0.09	0.09	54	0.06	0.06	61			
Net losses / Average loans and leases	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58	0.12	0.10	65			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	58.12	33.98	83	43.02	36.22	73	64.51	41.30	83	73.26	50.41	75			
Earnings coverage of net loan and lease losses (X)	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42	19.74	0.97	57			

Net Loan and Lease Losses By Type

Real estate loans	0.24	0.04	96	0.02	0.01	60	0.01	0.02	50	0.06	0.02	82			
Real estate loans secured by 1-4 family	0	0.01	49	-0.01	0.01	35	0.03	0.01	65	0.17	0.03	97			
Revolving	-0.03	0.01	24	-0.09	0.02	11	0.32	0.03	93	0.01	0.03	54			
Closed-end	0	0	55	0	0	42	0.01	0.01	57	0.18	0.02	95			
Commercial real estate loans	0.38	0.07	93	0.03	0.01	75	0	0.01	53	0	0.01	56			
Construction and land development	-0.04	0	13	-0.07	-0.01	16	0.03	-0.03	90	-0.03	-0.04	30			
1-4 family	-0.03	0	7	-0.02	0	7	0	-0.01	63	0	0	21			
Other	-0.02	0	22	-0.05	-0.01	17	0.03	-0.02	90	-0.03	-0.04	31			
Multifamily	0	0	58	0	0	56	-0.02	0	14	0.15	0	95			
Nonfarm nonresidential	0.55	0.11	91	0.08	0.02	85	0	0.02	23	0.01	0.02	52			
Owner-occupied	0.04	0.02	79	0.03	0.01	85	0.01	0.01	63	0.03	0.01	86			
Other	0.50	0.08	91	0.05	0.01	88	-0.01	0.01	14	-0.03	0.01	10			
Real estate loans secured by farmland	0	0.02	46	0.01	0.01	79	0	0	24	0	0	13			
Commercial and industrial loans	0.53	0.47	63	0.23	0.37	43	1.05	0.31	94	0.28	0.18	72			
Loans to individuals	0.55	1.13	33	0.37	1.17	22	0.75	1.16	50	0.45	0.78	38			
Credit card loans		2.92			3.11			2.92			1.60				
Agricultural loans	0.06	0.19	66	0.32	0.08	85	-0.17	0.15	6	0.85	0.06	93			
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.15	13	0	0.15	12	-0.01	0.14	11	-0.01	0.27	10			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	61,517	113,277	54,537	33,429	
90+ days past due loans and leases	8,326	5,754	4,222	5,991	
Nonaccrual loans and leases	76,457	75,124	42,058	29,630	
Total past due and nonaccrual loans and leases	146,300	194,155	100,817	69,050	
Restructured 30-89 days past due					
Restructured 30-89 days past due	4,484	5,925	2,814	820	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	6,145	5,622	5,205	6,369	
Total restructured loans and leases	10,629	11,547	8,019	7,189	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	74,359	23,683	25,249	34,156	
Other real estate owned	22,635	33,397	33,898	35,062	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.39	0.39	62	0.78	0.43	86	0.63	0.44	81	0.54	0.32	79			
90+ days past due loans and leases	0.05	0.12	54	0.04	0.15	41	0.05	0.17	46	0.10	0.04	83			
Nonaccrual loans and leases	0.49	0.66	41	0.52	0.51	57	0.49	0.54	47	0.47	0.46	58			
90+ days past due and nonaccrual loans and leases	0.54	0.85	35	0.56	0.71	46	0.54	0.75	36	0.57	0.55	63			
30-89 days past due restructured															
30-89 days past due restructured	0.03	0.01	82	0.04	0.01	83	0.03	0.02	79	0.01	0.01	76			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41			
Nonaccrual restructured	0.04	0.13	27	0.04	0.14	26	0.06	0.16	27	0.10	0.10	57			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.39	0.40	62	0.78	0.43	86	0.63	0.44	81	0.54	0.32	79			
90+ days past due assets	0.05	0.12	54	0.04	0.15	39	0.05	0.18	43	0.10	0.04	83			
Nonaccrual assets	0.49	0.67	40	0.52	0.53	55	0.49	0.57	47	0.47	0.47	58			
30+ days past due and nonaccrual assets	0.93	1.29	38	1.34	1.19	69	1.17	1.26	57	1.11	0.89	73			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.41	0.52	43	0.44	0.44	57	0.40	0.48	43	0.45	0.40	67			
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.55	55	0.63	0.48	71	0.70	0.52	74	0.90	0.48	85			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.87	0.60	78	0.76	0.53	73	0.91	0.60	78	1.27	0.63	87			
Allowance for loan and lease losses	89.22	66.66	79	361.70	115.41	93	360.94	118.28	94	386.44	100.14	96			
Equity capital + allowance for loan and lease losses	6.25	4.97	71	5.51	4.28	69	7	4.79	76	12	5.57	87			
Tier 1 capital + allowance for loan and lease losses	9.36	6.05	81	9.36	5.65	84	10.26	6.16	84	13	6.11	87			
Loans and leases + other real estate owned	1.14	0.97	70	0.95	0.85	59	1.20	0.96	71	1.59	0.86	86			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.36	0.39	57	0.73	0.38	85	0.63	0.42	77	0.48	0.29	83			
90+ days past due	0	0.16	14	0	0.16	13	0	0.22	12	0	0.05	19			
Nonaccrual	0.59	0.76	43	0.60	0.46	68	0.63	0.57	67	0.64	0.43	78			
Commercial and industrial															
30–89 days past due	0.68	0.23	89	1.95	0.31	96	1.23	0.30	96	1.37	0.27	91			
90+ days past due	0.30	0.03	96	0.36	0.05	93	0.39	0.05	93	0.75	0.01	97			
Nonaccrual	0.44	0.75	33	0.69	0.83	50	0.21	0.76	18	0.23	0.60	35			
Individuals															
30–89 days past due	0.68	0.83	45	0.74	0.83	44	0.88	0.84	47	0.65	0.69	56			
90+ days past due	0.17	0.14	71	0.06	0.17	48	0.09	0.16	56	0	0.03	29			
Nonaccrual	0.34	0.28	68	0.17	0.17	59	0.21	0.23	60	0.17	0.21	63			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0.05	0.17	60	0.07	0.24	59	0.15	0.17	65	0.45	0.15	85			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	45			
Nonaccrual	0.22	0.49	59	1.28	0.67	77	0.93	0.75	72	0.54	0.31	80			
Foreign governments															
30–89 days past due		0			0.07			0.01							
90+ days past due		0			0			0							
Nonaccrual		0.09			0.03			0.06							
Other loans and leases															
30–89 days past due	0.02	0.18	41	0.03	0.20	40	0	0.17	12	0	0.12	27			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44			
Nonaccrual	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1-4 family	30-89 days past due	0.54	0.65	54	1.20	0.67	85	1.60	0.71	88	1.06	0.56	83			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22			
	Nonaccrual	1.03	0.89	67	0.84	0.73	66	1.04	0.86	68	0.97	0.65	76			
Revolving	30-89 days past due	0.39	0.48	47	0.67	0.45	72	1.60	0.50	93	0.86	0.29	92			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35			
	Nonaccrual	0.72	1.13	48	0.84	1	62	1.34	1.17	75	1.13	0.42	84			
Closed-end	30-89 days past due	0.55	0.65	52	1.23	0.70	82	1.60	0.75	86	1.07	0.63	78			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24			
	Nonaccrual	1.05	0.87	68	0.84	0.70	66	1.02	0.84	67	0.96	0.68	74			
Junior lien	30-89 days past due	0.01	0.02	52	0.01	0.02	29	0.06	0.03	80	0.03	0.03	66			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	36			
	Nonaccrual	0.04	0.04	55	0.06	0.04	65	0.04	0.06	48	0.05	0.04	64			
Commercial real estate	30-89 days past due	0.27	0.26	65	0.38	0.18	84	0.14	0.17	46	0.15	0.15	60			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.02	31			
	Nonaccrual	0.33	0.62	35	0.42	0.23	78	0.41	0.28	73	0.43	0.33	70			
Construction and development	30-89 days past due	0.86	0.28	84	0.88	0.28	87	0.24	0.21	64	0.10	0.18	59			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0.34	0.41	68	0.13	0.20	62	0.78	0.19	91	0.53	0.21	78			
1-4 family	30-89 days past due	0.85	0.03	99	0.64	0.06	97	0.14	0.06	76	0.01	0.05	67			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0.31	0.03	94	0.03	0.02	72	0	0.02	28	0.02	0.04	72			
Other	30-89 days past due	0.01	0.22	34	0.24	0.20	73	0.11	0.13	61	0.10	0.08	70			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0.03	0.35	37	0.10	0.17	61	0.78	0.15	91	0.52	0.12	87			
Multifamily	30-89 days past due	0	0.09	22	0.14	0.08	77	0	0.10	18	0	0.04	35			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0	45			
	Nonaccrual	0.06	0.11	52	0.08	0.05	74	0.12	0.08	73	0.23	0.05	89			
Nonfarm non-residential	30-89 days past due	0.09	0.23	43	0.18	0.14	69	0.12	0.17	41	0.19	0.14	68			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.02	33			
	Nonaccrual	0.35	0.80	28	0.57	0.28	80	0.32	0.30	58	0.41	0.40	60			
Owner Occupied	30-89 days past due	0.05	0.07	52	0.05	0.07	46	0.10	0.09	57	0.07	0.06	62			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.01	35			
	Nonaccrual	0.30	0.27	57	0.31	0.16	77	0.26	0.17	69	0.27	0.16	74			
Other	30-89 days past due	0.04	0.14	47	0.14	0.07	76	0.02	0.07	42	0.12	0.06	79			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39			
	Nonaccrual	0.05	0.44	19	0.26	0.10	84	0.06	0.13	44	0.14	0.16	62			
Farmland	30-89 days past due	0.21	0.11	78	0.59	0.23	82	0.11	0.25	56	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0	45			
	Nonaccrual	0.93	1.13	62	0.92	0.84	62	0.82	1.23	59	0.70	0.44	75			
Credit card	30-89 days past due		0.95			1.19			1.22			0.83				
	90+ days past due		0.63			0.78			0.73			0.22				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,942,073	1,943,637	1,084,039	532,641	
Retained earnings	757,139	507,950	377,135	273,118	
Accumulated other comprehensive income (AOCI)	33,505	17,995	-4,826	-1,280	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,732,717	2,469,582	1,456,348	804,479	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	997,215	1,013,596	565,741	147,230	
Accumulated other comprehensive income-related adjustments	33,505	17,995	-4,826	-1,280	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,701,997	1,437,991	895,433	658,529	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,701,997	1,437,991	895,433	658,529	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	89,187	85,550	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	89,187	85,550	
Less: Additional tier 1 capital deductions	0	0	0	2,920	
Additional tier 1 capital	0	0	89,187	82,630	
Tier 1 Capital	1,701,997	1,437,991	984,620	741,159	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	504,345	397,560	73,925	73,795	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	126,043	39,266	28,819	25,791	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	630,388	436,826	102,744	99,586	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	630,388	436,826	102,744	99,586	
Exited advanced approach tier 2 capital					
Total capital	2,332,385	1,874,817	1,087,364	840,745	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,927,097	17,979,845	11,307,980	7,777,996	
Less: Deductions from common equity tier 1 capital	997,215	1,013,596	565,741	147,230	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	18,929,882	16,966,249	10,742,239	7,630,766	
Total risk-weighted assets	15,277,502	14,531,141	8,891,600	6,398,963	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.14	12.35	34	9.90	12.11	19	10.07	12.09	17	10.29	11.95	25			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50			
Tier 1 capital, column A	11.14	13.08	20	9.90	12.78	7	11.07	12.85	22	11.58	12.68	37			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50			
Total capital, column A	15.27	15.23	57	12.90	14.36	27	12.23	14.45	11	13.14	14.15	36			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50			
Tier 1 leverage	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37	9.71	10.04	46			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	41	61	53	61		-32.79	-55.43
Other insurance activities income	41	61	53	61		-32.79	-55.43
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	176,466	175,270	104,096	79,641		0.68	180.87

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	27	0.01	0.47	30	0.01	0.47	31	0.02	0.44	47			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47			
Credit related premium income / Total premium income		38.23			34.91			44.54			60				
Other premium income / Total premium income		61.77			65.09			55.46			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.28	11.03	42	11.87	11.51	50	10.27	10.22	50	10.38	14.86	26			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	1,000	1,000	1,000	1,000	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	1,000	1,000	1,000	1,000	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			0				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		-2.40			22.48			7.24			22.03				
Total selected assets	0	2.04	49	0	12.40	48	0	3.24	43	0	-5.54	60			
Deposits		3.46			10.36			5			-22.72				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	93,000	67,450	46,000	0		37.88	830.00
Dividends	93,000	67,200	46,000	0		38.39	830.00
Interest	0	250	0	0		-100.00	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	127	181	140	132		-29.83	115.25
Dividends	127	181	140	106		-29.83	115.25
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	26			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	93,127	67,631	46,140	132		37.70	825.81
Securities gains (losses)	0	61	0	0		-100.00	
Other operating income	783	0	4,586	0			
Total operating income	93,910	67,692	50,726	132		38.73	833.59
Operating Expenses							
Personnel expenses	7,642	6,002	8,148	4,357		27.32	414.61
Interest expense	10,907	8,826	6,822	3,994		23.58	754.11
Other expenses	7,368	13,634	6,278	5,326		-45.96	106.27
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	25,917	28,462	21,248	13,677		-8.94	309.17
Income (loss) before taxes	67,993	39,230	29,478	-13,545		73.32	1725.32
Applicable income taxes (credit)	-5,225	-5,603	-5,052	-10,622			
Extraordinary items				0			
Income before undistributed income of subsidiaries	73,218	44,833	34,530	-2,923		63.31	1098.92
Equity in undistributed income of subsidiaries	188,770	116,608	86,497	76,471		61.88	443.38
Bank subsidiaries	191,152	118,987	88,561	76,471		60.65	450.24
Nonbank subsidiaries	-2,382	-2,379	-2,064	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	261,988	161,441	121,027	73,548		62.28	541.39
Memoranda							
Bank net income	284,152	186,187	134,561	76,471		52.62	535.12
Nonbank net income	-2,255	-2,198	-1,924	106			
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,834,385	91.56	2,609,466	92.93	1,603,893	94.29	953,815		8.62	359.28
Common and preferred stock	2,834,385	91.56	2,609,466	92.93	1,603,893	94.29	953,815		8.62	359.28
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	81,813	2.64	84,351	3	84,390	4.96	3,379		-3.01	2785.82
Common and preferred stock	81,813	2.64	84,351	3	84,390	4.96	3,379		-3.01	2785.82
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	167,643	5.42	102,392	3.65	6,977	0.41	4,409		63.73	2767.16
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	11,875	0.38	11,802	0.42	5,696	0.33	27,842		0.62	205.98
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	3,095,716	100.00	2,808,011	100.00	1,700,956	100.00	989,445		10.25	391.62
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			-100.00
Borrowings with maturity over 1 year	0	0	0	0	70,000	4.12	0			-100.00
Subordinated notes and debentures	300,050	9.69	191,649	6.83	73,925	4.35	73,795		56.56	
Other liabilities	24,213	0.78	19,220	0.68	11,496	0.68	25,240		25.98	423.52
Balance due to subsidiaries and related institutions	124,365	4.02	127,560	4.54	89,187	5.24	85,931		-2.50	74.39
Total liabilities	448,628	14.49	338,429	12.05	244,608	14.38	184,966		32.56	290.32
Equity Capital	2,647,088	85.51	2,469,582	87.95	1,456,348	85.62	804,479		7.19	414.24
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	71,754	2.32	71,500	2.55	49,015	2.88	38,735		0.36	113.39
Common surplus	1,913,285	61.80	1,907,108	67.92	1,051,585	61.82	508,405		0.32	467.15
Retained earnings	671,510	21.69	507,950	18.09	377,135	22.17	273,118		32.20	339.41
Accumulated other comprehensive income	33,505	1.08	17,995	0.64	-4,826	-0.28	-1,280		86.19	899.25
Other equity capital components	-42,966	-1.39	-34,971	-1.25	-16,561	-0.97	-14,499			
Total liabilities and equity capital	3,095,716	100.00	2,808,011	100.00	1,700,956	100.00	989,445		10.25	391.62
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	124,345	4.02	127,560	4.54	89,187	5.24	85,931		-2.52	74.37
Notes payable to subsidiaries that issued TPS	124,345	4.02	127,560	4.54	89,085	5.24	85,550		-2.52	77.96
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	10.39	7.29	76	8.21	9.68	26	10.45	10.40	49	10.16	8.67	71			
Bank net income / Average equity investment in banks	10.54	7.45	76	9.21	10.51	39	10.24	11.19	46	8.50	9.11	43			
Nonbank net income / Average equity investment in nonbanks	-2.71	9.75	9	-2.61	7.89	11	-2.79	7.10	8	3.14	9.81	45			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	108.46	88.16	75	115.33	82.22	93	111.18	82.56	91	103.97	104.64	50			
Nonbank net income / Parent net income		3.59			5.93			3.78		0.14	1.13	58			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	16.95	20.06	64	13.70	20.43	57	16.80	20.88	62	22.99	11.14	83			
Total debt / Equity capital	11.34	14.41	58	7.76	14.31	53	9.88	14.69	57	9.17	4.62	71			
Total debt + notes payable to subs that issued TPS / Equity capital	16.03	16.67	66	12.93	16.36	60	16	17.10	66	19.81	9.36	81			
Total debt + Loans guaranteed for affiliate / Equity capital	11.34	14.68	58	7.76	14.56	53	9.88	15.14	57	9.17	4.64	71			
Total debt / Equity capital – excess over fair value	11.34	14.52	58	7.76	14.51	53	9.88	14.81	57	9.17	4.62	71			
Long-term debt / Equity capital	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59	9.17	4.39	72			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	54.60	34.67	68	44.30	28.44	66	60.24	28.63	77	45.81	17.83	80			
Double Leverage															
Equity investment in subs / Equity capital	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91	118.98	105.17	89			
Total investment in subs / Equity capital	110.17	110.16	72	109.08	111.07	62	115.93	112.48	73	118.98	105.55	89			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.03	0.47	73	1.39	0.36	89	1.92	0.35	94	2.08	0.56	90			
Equity investment in subs – equity cap / Net income-div (X)	1.22	1.82	47	1.71	1.22	74	2.24	1.22	81	2.60	1.91	75			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	153.02	136.59	68	130.74	177.68	36	160.85	162.34	52	37.65	96.31	15			
Cash from ops + noncash items + op expense / Op expense + dividend	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58	60.05	100.80	20			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	195.69	134.08	80	286.33	116.34	96	123.92	103.19	73	113.94	101.42	68			
Pretax operating income + interest expense / Interest expense	723.39	2,016.32	40	544.48	1,968.54	31	532.10	2,898.75	30	-239.13	1,955.22	11			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	495.40	1,539.23	30	341.21	1,632.83	17	332.66	1,369.37	22	-49.42	1,082.59	12			
Dividends + interest from subsidiaries / Interest expense + dividends	176.94	150.43	68	172.63	210.80	43	190.24	188.90	57	0.56	107.07	7			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0.27	6.15	74			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.02	3.85	65	3.45	2.64	64	-4.06	2.61	12	0.26	1.68	47			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0				
Nonaccrual		1.03			0.54			6.54			0.46				
Total		1.13			0.58			6.78			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.39	2.66	66	0.46	5.62	61	0.75	5.50	64	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	56.99	81.10	38	67.70	57.84	68	50.48	57.26	51		100.86				
Dividends declared / Net income.....	15.93	42.29	16	18.80	33.08	26	14.40	27.33	19	20.24	32.32	33			
Net income – dividends / Average equity.....	8.73	4.14	86	6.66	6.46	54	8.94	7.33	72	8.10	5.74	77			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	222.89	132.17	79	221.42	178.13	62	263.90	157.73	80	0	106.72	8			
Dividends from nonbank subsidiaries.....	0.30	3.41	61	0.60	7.53	54	0.80	7.13	62	0.71	2.37	72			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries.....	223.20	174.85	75	222.01	260.40	51	264.70	215.26	74	0.71	114.69	10			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	32.73	60.28	26	36.09	66.55	23	34.19	60.71	24	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.36	20	0.13	0.54	63	0	0.52	18	0	0.14	28			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries.....	32.73	62.88	23	36.23	69.36	21	34.19	63.43	22	0	41.35	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		56.39			82.95			51.40		100	129.02	73			
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56		0	0.63	45			
Management and service fees from nonbank subsidiaries.....		0.86			1.92			2.96			0.60	44			
Other income from nonbank subsidiaries.....		0.16			1.06			0.15		24.53	0.08	97			
Operating income from nonbank subsidiaries.....		79.84			150.41			99.33		124.53	153.75	84			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.03	69.76	73	99.27	67.32	78	90.68	65.18	49	0	67.33	11			
Interest income from bank subsidiaries.....	0	0.63	20	0.37	0.80	67	0	0.92	18	0	1.07	28			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries.....	99.03	82.20	62	99.64	78.80	73	90.68	74.20	35	0	79.76	5			
Dividends from nonbank subsidiaries.....	0.14	1.95	59	0.27	2.65	54	0.28	2.57	61	80.30	1.78	97			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	19.70	0	98			
Operating income from nonbank subsidiaries.....	0.14	4.70	45	0.27	7.29	41	0.28	7.64	46	100	3.09	98			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt.....	41.44	27.08	70	66.56	28.33	78	61.97	26.53	77	116.45	74.60	70			